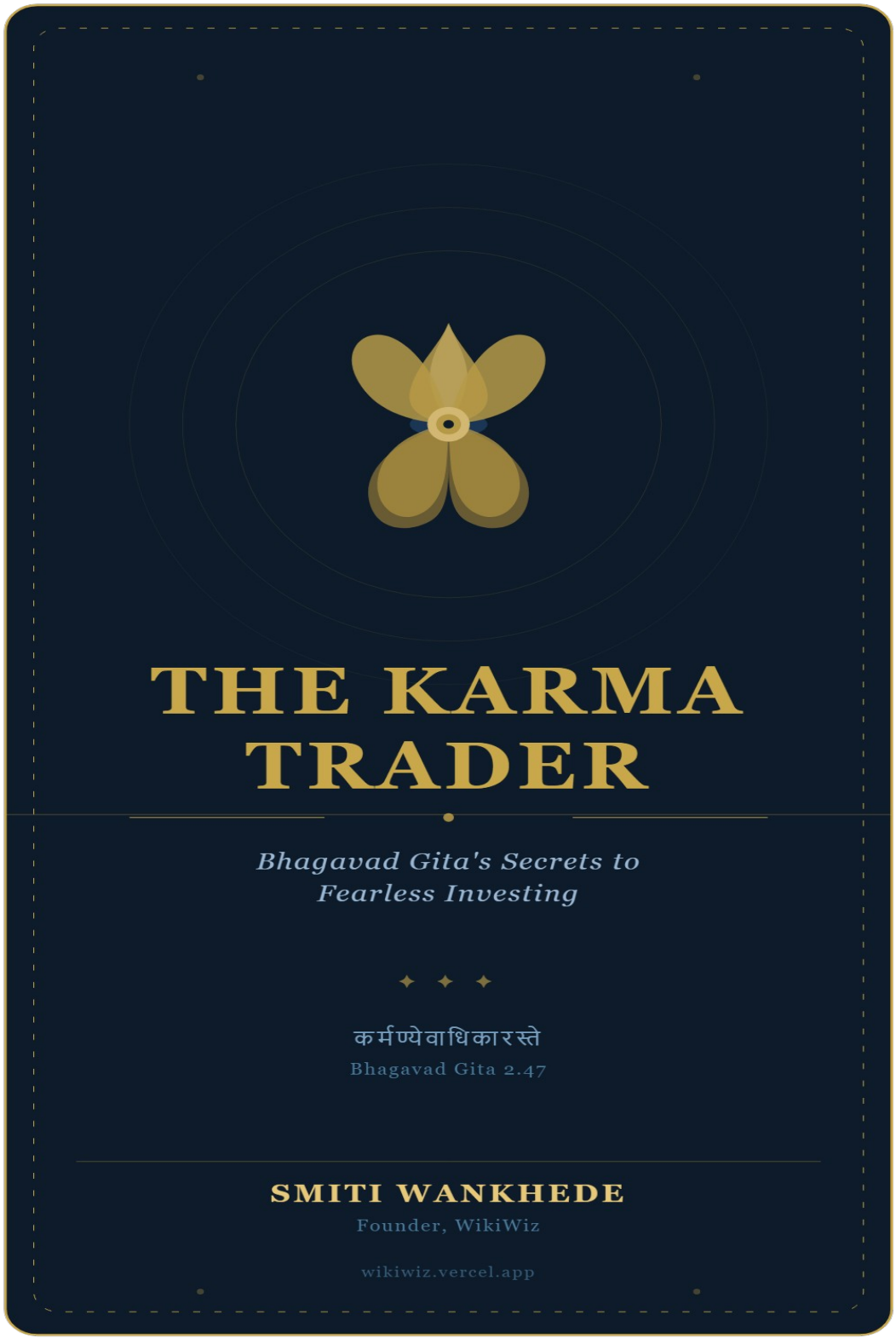

THE KARMA TRADER

Bhagavad Gita's Secrets to Fearless Investing

✦ ✦ ✦

कर्मण्येवाधिकारस्ते

Bhagavad Gita 2.47

SMITI WANKHEDE

Founder, WikiWiz

wikiwiz.vercel.app

Author's Note

I did not come to the Bhagavad Gita through a guru or a classroom. I came to it the way most of us come to anything that ends up mattering — through pain. Through watching people I love make decisions out of fear, and through making more than a few of my own.

Somewhere in the middle of building WikiWiz — a free platform where young Indians learn trading and financial literacy without the predatory "get-rich-quick" noise that floods this space — I realised something uncomfortable: almost every trading mistake I had studied, read about, or made myself was not a knowledge problem. It was a mind problem. Fear, greed, ego, attachment to outcome. And every single one of these had already been diagnosed, with surgical precision, over two thousand years ago, on a battlefield, by a man who did not want to fight.

This book is my attempt to put those two worlds in the same room: the trading desk and the Kurukshetra battlefield. Arjuna's crisis was not about war. It was about acting under uncertainty when the outcome is unknown and the stakes feel unbearable. That is every trader's Tuesday morning.

I wrote this for the reader who has never opened the Gita and feels intimidated by it, and equally for the reader who has never placed a trade and feels intimidated by that. You do not need either background. You only need to have felt fear before making a decision that mattered. If you have felt that, this book is for you.

Everything I make through WikiWiz is free, and it will stay that way. This book is part of that same mission — wisdom and financial literacy that does not have a paywall in front of it.

With warmth, Smiti

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How to Use This Book

Each chapter follows the same shape, on purpose. It opens with a short story about a fictional trader — not a case study, but a recognisable moment most traders eventually live through. It then unpacks one Gita concept, with the original Sanskrit, a transliteration, a plain-language meaning, and a direct application to trading decisions. Each chapter closes with a “Karma Trader Takeaway” box of practical points, and a single reflection question.

You do not need to read this book in one sitting, and you are not expected to absorb every idea on a first pass. Many readers find it more useful to read one chapter, sit with its reflection question for a day or two of actual trading, and only then move to the next. The Gita itself was never meant to be skimmed once — it rewards re-reading at different points in your own journey, and this book is built the same way.

Introduction: The Oldest Trading Manual Never Written For Trading

Open any finance bestseller and you will find the same promise repeated in different fonts: master your emotions, and you master the market. What almost none of them tell you is how. They give you indicators, checklists, risk-reward ratios — useful tools, but tools for a mind that is already calm. They rarely address the mind itself.

The Bhagavad Gita is, among many other things, a 700-verse conversation about exactly this gap: the space between knowing what to do and actually doing it when fear, doubt, and desire are screaming at you. Arjuna, the greatest archer of his age, stands on a battlefield he knows he must fight on, and simply freezes. Krishna's response across eighteen chapters is not a pep talk. It is a complete operating system for the human mind under pressure — covering identity, duty, detachment, emotional regulation, and right action.

That operating system was never written for markets. It did not need to be. Fear of loss, attachment to outcome, the ego's need to be right, the temptation to act impulsively rather than wait — these are not trading problems. They are human problems that happen to show up violently on a trading screen because the screen gives you a number, in real time, that tells you whether you are winning or losing at being human that day.

This book promises three things. First, a working understanding of the Gita's core ideas — Karma, Dharma, Atman, the three Gunas, Sthitaprajna, Svadharma — explained plainly, without requiring any prior religious or philosophical background. Second, a direct, practical translation of each idea into trading behaviour: what it means for your stop-losses, your position sizing, your relationship with red days and green days. Third, and most importantly, a way of seeing your own trading account not as a scoreboard of your worth, but as a mirror of your mind — and a path to making both steadier.

Before we go further, a quick grounding for readers new to markets: trading or investing simply means buying and selling financial assets — stocks, currencies, commodities — with the goal of generating returns. Most people who try it lose money, and study after study shows the primary cause is not lack of information. It is behaviour: panic-selling at the bottom, greed-buying at the top, abandoning a good plan after one bad week, doubling down out of ego after being proven wrong. Every chapter ahead is, in one way or another, about fixing exactly that.

And a quick grounding for readers new to the Gita: it is a dialogue of roughly 700 verses, spoken by Krishna to the warrior Arjuna on the eve of a

great battle, forming part of the much larger Indian epic the Mahabharata. It is read, across the world, both as scripture and as one of the most enduring works of practical philosophy ever composed — concerned less with rules to memorise than with how a mind under pressure can act with clarity. You do not need to be religious, or Indian, or familiar with any of its surrounding mythology to use the ideas in this book. You only need a mind that has, at some point, frozen at a decision point the way Arjuna's did.

One last note before Chapter 1: each chapter ahead opens with a short story about a fictional trader facing a specific, recognisable moment. None of these traders are real people, and none of these stories are case studies of any particular market or instrument. They exist purely to make an old, abstract teaching land in a body you can recognise as your own — because the Gita's wisdom was never meant to stay in the realm of theory. It was given to one man, on one battlefield, on one very specific, very ordinary-feeling morning. That is exactly where it needs to land for you too.

Chapter 1: The Battlefield Is the Market

Riya opens her trading app at 9:14 AM. Her portfolio is down 4% in eight minutes. Her thumb hovers over the sell button. Her chest is tight, her mind is loud, and somewhere underneath the noise she already knows — she built this position on a three-month thesis, and nothing about that thesis has changed in eight minutes. She sells anyway. Twenty minutes later, the stock recovers fully. This is not a story about one bad trade. This is a story that repeats, in some form, in almost every trading account on earth, almost every week.

Now picture another battlefield, several thousand years older. Arjuna stands in his chariot at Kurukshetra, bow in hand, and looks out at the army he is about to fight — an army that includes his own teachers, cousins, and grandfather. His limbs go weak. His mouth goes dry. He tells Krishna he cannot do this, and lowers his bow.

The parallel is not poetic decoration. It is structural. Both Riya and Arjuna are standing at a decision point where the right action is, in some sense, already known to them — Arjuna knows his duty as a warrior; Riya knows her thesis — and both are paralysed by the emotional weight of the immediate moment overriding what they know. The Gita opens precisely here, in Chapters 1 and 2, with Krishna's diagnosis: Arjuna's grief is not really about the battle. It is about attachment — to people, to outcomes, to a version of the future he is afraid of losing.

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Karmanye vadhikaraste, ma phaleshu kadachana

Meaning: You have a right to your actions, but never to the fruits of your actions.

Applied to the Markets: You control whether you follow your trading plan with discipline. You do not control whether the next candle is green or red. The trader who ties their sense of self-worth, or their next decision, to the outcome of the last trade has handed the market control over their own mind. BG 2.47 is the single most important sentence in this entire book: focus completely on process, release your grip on outcome.

□ Karma Trader Takeaway: The Battlefield Reframe

- Every difficult trading moment is, underneath, an emotional moment wearing a financial costume.
- Paralysis (Riya's frozen thumb, Arjuna's lowered bow) almost always comes from attachment to outcome, not lack of knowledge.
- Your job is to act on your process. The market's job is to deliver the result. Confusing the two jobs is where most accounts die.

It is worth sitting with one more detail of Arjuna's crisis: Krishna does not respond by telling him the battle will go well, or that his fears are unfounded. He does not promise an outcome at all. Instead, across the chapters that follow, he rebuilds the way Arjuna relates to action itself. This is the model the rest of this book follows. No chapter ahead promises you winning trades. Every chapter offers you a steadier relationship with the decision in front of you — which, across hundreds of decisions over a trading lifetime, is the only edge that has ever reliably compounded.

There is a practical reason this chapter comes first, before any technique. Every later idea in this book — detachment, the Gunas, Svadharma, impermanence — is, in some sense, a more detailed answer to the exact freeze Riya and Arjuna both experienced. If you only remember one image from this entire book, let it be this: a bow lowered not from lack of skill, but from an overloaded mind, and a teacher who responds not by removing the battle, but by changing how the archer relates to it.

Reflection: *Think of your last impulsive trade. Were you reacting to new information, or to fear of an outcome you had already imagined?*

Chapter 2: Who Are You, Really? The Investor's Identity Crisis

Meher closed her first profitable month and felt, for the first time, genuinely brilliant — sharp, special, finally someone who “gets” the market. Two weeks later a string of losses arrived, unremarkable in size, well within her own risk rules. But the feeling that returned was not “my process hit normal variance.” It was “I am a fraud.” Nothing about her skill had actually changed between the two months. What had changed was that her sense of self had quietly attached itself to a number on a screen, and that number had moved.

Ask a struggling trader to describe a losing week and they rarely say “my strategy underperformed.” They say “I'm bad at this.” Ask a winning trader to describe a great week and they rarely say “my process worked.” They say “I'm good at this.” In both cases, something quieter and more dangerous is happening: the trader's sense of self has fused with their P&L.

The Gita has a name for the part of you that is not your portfolio, not your job title, not your last decision — the Atman, the unchanging witness-self that exists prior to and independent of any outcome. This is not meant as religious doctrine you must accept on faith; treat it, for the purposes of this book, as a practical psychological tool: a reminder that you existed before this trade and will exist after it, and your worth was never up for negotiation by a candlestick chart.

Why does this matter so much for trading specifically? Because the ego — the part of you invested in being right, being smart, being seen as successful — is, verse after verse, identified in the Gita as the single greatest obstacle to clear action. An ego-driven trader cannot exit a losing position gracefully, because exiting feels like admitting the ego was wrong. An ego-driven trader cannot follow a system mechanically, because following someone else's rules (even their own past-self's rules) feels like a surrender of specialness.

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Prakriteh kriyamanani gunaih karmani sarvashah

Meaning: All actions are in truth performed by the three Gunas of nature; the ego, deluded, thinks ‘I am the doer.’

Applied to the Markets: When you blame yourself entirely for a loss or credit yourself entirely for a win, you are mistaking the Gunas at play — market mood, news flow, your emotional state that day — for a clean verdict on your identity. The Gita's instruction is not to stop caring about your results. It is to stop letting your results define who you are.

The Gita also describes three Gunas, or fundamental qualities of nature, that exist in every person in different proportions: Tamas (inertia, fear, dullness), Rajas (restlessness, ambition, agitation), and Sattva (clarity, balance, discipline). Most traders can immediately recognise themselves in one dominant pattern:

- Tamasic trader: avoids looking at charts after a loss, procrastinates on cutting losers, freezes when action is needed, trades out of fear of missing out only after the move is already over.
- Rajasic trader: overtrades, chases every green candle, increases size after a win out of excitement, cannot sit still in cash.
- Sattvic trader: has a written plan, sizes positions consistently regardless of recent results, treats wins and losses with the same even attention.

Meher's actual recovery had nothing to do with becoming a better analyst. It came from a small, deliberate habit: after every trading session, win or lose, she wrote one line that began with “My process today was …” rather than “I am …”. The grammar sounds trivial. The effect was not — within a few weeks, her emotional swings between sessions had flattened considerably, simply because she had stopped handing her sense of self to the market every single day.

Karma Trader Takeaway: Identity Beyond the Ledger

- You are not your last trade. You are the awareness that placed it and will place the next one.
- Name your dominant Guna honestly — most people are a mix, with one pattern that shows up under stress.
- The goal is not to eliminate Rajas or Tamas entirely, but to consciously cultivate Sattva as your default trading state.
- Practice the language shift: ‘My process was …’ instead of ‘I am …’ — it sounds small and works disproportionately well.

Reflection: *Which Guna takes over your decisions when you are three losses in a row? Be specific about what that version of you does differently.*

Chapter 3: Karma Yoga for Traders — The Art of Detached Action

Tanmay built a careful system over four months of backtesting: a clear entry trigger, a fixed stop, a fixed target. The first week he used it, real money, he followed it on every trade except one — a setup that "felt different," where he moved his stop further away because he was sure it would turn around. It did not turn around. The loss was three times larger than his rule would have allowed. The system had not failed. Tanmay had simply not yet learned to trust the system more than the feeling of the moment — which is precisely the discipline this chapter is about.

There is a persistent myth that detachment means not caring. Karma Yoga, the path of action described across the Gita's third chapter, means something far more useful: caring completely about the quality of your action while releasing your grip on its result. This is not indifference. It is, if anything, a deeper form of seriousness — because once you stop white-knuckling the outcome, you can finally give your full attention to the only thing you actually control.

In practice, for a trader, Nishkama Karma — desireless action — looks remarkably unglamorous. It looks like a written trading plan you follow even when your gut screams otherwise. It looks like a position size calculated by a formula before you entered the trade, not adjusted by panic after. It looks like journaling every trade with the same neutral tone whether it made money or lost it, because the entry was reviewed the same way either time.

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Yogasthah kuru karmani

Meaning: Established in yoga (steadiness), perform your actions.

Applied to the Markets: A trading system or rule set is, functionally, your yoga — the stable structure you return to so that each decision is made from steadiness rather than from the emotional weather of that particular morning. Backtesting, journaling, and rule-based entries and exits are not bureaucratic chores. They are the practical machinery of detachment.

Consider what this looks like concretely. A rule-based system might say: risk no more than 1% of capital per trade, exit if the thesis is invalidated, no exceptions during the first thirty minutes after major news. None of these rules guarantee a winning trade. What they guarantee is that the decision was made by your steady, prepared self rather than your panicked, in-the-moment self. Over hundreds of trades, that difference compounds into the gap between the trader who survives ten years and the one who blows up in ten months.

Notice, too, that Karma Yoga does not ask you to abandon ambition or stop wanting good results — it asks you to relocate where your attention lives. Tanmay's mistake was not that he wanted the trade to work. It was that, in the moment of decision, his attention moved from “what does my rule say” to “what do I need this trade to do for me.” That single shift in attention, repeated enough times, is the entire difference between a disciplined trader and an undisciplined one with the exact same system on paper.

Karma Trader Takeaway: Detached Action in Practice

- Build the rule before the trade, never during it.
- Journal trades in neutral language — describe the decision, not your feelings about the result.
- Backtest before you risk real capital; this is Karma Yoga's discipline applied directly to markets.
- Watch where your attention goes mid-trade — toward your rule, or toward what you need the outcome to be.

Reflection: *Do you have a written rule you have broken more than once under pressure? What would it take to make that rule unbreakable?*

Chapter 4: The Three Gunas of the Market

Aniket has a rule he is proud of: trade every day, no exceptions, discipline above all. For three weeks the market barely moves — thin volume, narrow ranges, nothing resembling a trend. Aniket keeps trading anyway, because his rule says to. Each small, directionless trade nicks his account a little more. By week four he has given back a month of careful gains, not because his analysis was wrong, but because he fought a sleepy market with a restless mind. The market was Tamasic that month. Aniket showed up Rajasic, every single day, and paid for the mismatch.

Just as the Gunas operate within a person, the Gita's framework extends naturally to the market itself as a living system with its own moods. A Tamasic market is slow, low-volume, range-bound — the kind that bores most traders into bad decisions out of sheer impatience. A Rajasic market is frenzied — high volume, sharp moves, headlines every hour, the kind that seduces traders into overtrading. A Sattvic market is the rarer, clearer state: a steady trend with low noise, where good analysis is actually rewarded.

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Sattvam rajas tamo iti gunah prakriti-sambhavah

Meaning: Sattva, Rajas, and Tamas are the three qualities born of nature, binding the embodied soul to the body.

Applied to the Markets: Recognising which Guna currently dominates the market is a risk-management skill, not a philosophical exercise. Trading a Tamasic market with Rajasic energy (overtrading a dead market, as Aniket did) and trading a Rajasic market with Tamasic energy (freezing during real opportunity) are two of the most common ways capital is destroyed. Match your approach to the market's actual state, not the state you wish it were in.

Practically, this means building different rules for different market conditions: smaller size and wider patience in Tamasic conditions, strict risk controls and reduced frequency in Rajasic conditions, and your most confident, full-sized execution reserved for the genuinely Sattvic, trending conditions that the Gita would recognise as the moment for full and steady action.

The Guna Trader Personality Table

It helps to see, side by side, how each Guna shows up both in the market's behaviour and in a trader's own mind. Most people will recognise themselves in more than one column, depending on the day — the goal is simply to notice which one is driving in the moment.

Guna	Market Behaviour	Trader's Mind-State	Common Mistake
Tamas (Inertia)	Low volume, sideways, directionless, dull	Procrastinates, avoids charts after a loss, freezes when action is due	Misses real setups out of fear or boredom-driven inaction
Rajas (Agitation)	High volume, sharp moves, frequent news, frenzy	Restless, excited, FOMO-driven, craves constant action	Overtrades; increases size after a win out of euphoria
Sattva (Clarity)	Steady trend, low noise, orderly structure	Calm, attentive, follows the plan, equally even after wins or losses	Rare — but can mistake calm markets for permanent calm

□ Karma Trader Takeaway: Reading Market Energy

- Identify the market's dominant Guna before deciding your own trading intensity that day.
- Tamasic markets call for patience and smaller size, not boredom-driven trades.
- Sattvic, trending conditions deserve your highest conviction and best-prepared setups.

Reflection: *Look back at your last ten trades. Were they matched to the market's actual energy, or to your own restlessness regardless of conditions?*

Chapter 5: Fear, Greed, and the Gita's Answer

Priyanka watched a stock she had been researching for weeks rip up 12% in a single session on news she had not anticipated. She had no position. The thought arrived instantly and felt like fact: “If I don't get in right now, I will regret this forever.” She bought at the top of the spike, fifteen minutes before the move reversed entirely. She describes that decision, months later, not as a trading mistake but as a feeling she simply could not sit still inside of. That sentence is, almost exactly, a description of greed.

Fear and greed are usually treated in finance books as two separate enemies. The Gita treats them as two faces of the same root cause: excessive identification with outcome. Arjuna's collapse in Chapter 1 is, read closely, a portrait of fear — fear of loss, fear of guilt, fear of an unbearable future. Greed is simply fear's mirror image: the fear of missing an unbearable future of regret if you do not act now.

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Dukheshu anudvignamanah sukheshu vigatasprihah

Meaning: One whose mind remains undisturbed amid sorrow, and free from eager longing amid pleasure, is called a person of steady wisdom (Sthitaprajna).

Applied to the Markets: This is, almost word for word, a description of the trading temperament every successful trader eventually develops: unshaken by a red day, uncraving during a green streak. The Sthitaprajna trader does not need the next trade to feel okay, and does not need the last trade to feel good about themselves. Both states are simply data.

What does a Sthitaprajna trader actually do differently on a Tuesday? They do not check their portfolio every six minutes. They do not abandon a strategy after one bad week or double their size after one good one. They treat a 5% drawdown and a 5% gain with nearly identical emotional weather, because both are simply the natural variance of a sound process playing out. This is not numbness — it is hard-won steadiness, built one disciplined decision at a time, exactly the way Karma Yoga in Chapter 3 described.

Priyanka's actual fix was deceptively simple: she now writes down, before market hours, the two or three setups she is willing to act on that day, with exact conditions for each. Anything that does not match a setup on that list — however urgent it feels in the moment — is, by definition, not her trade. The urgency itself stopped being a signal to act and became, instead, a signal to check the list. The feeling did not disappear. It simply lost its authority over her hands.

Karma Trader Takeaway: Building the Steady Mind

- Notice when FOMO is greed wearing the costume of opportunity.
- Notice when panic-selling is fear wearing the costume of ‘risk management.’
- Steadiness is built through repetition of calm decisions, not through willpower in a single high-stakes moment.
- Pre-write your setups before market hours — let urgency trigger a check against the list, not an action.

Reflection: *What does FOMO actually feel like in your body? Naming the physical sensation early is often the first step to not acting on it.*

Chapter 6: Svadharma — Your Unique Trading Style

Devika spent six months trying to become a five-minute-chart scalper because a trader she followed online made it look effortless — fast entries, fast exits, dozens of trades a day. She has a full-time job, checks her phone twice during work hours, and feels physically sick watching price tick in real time. Every scalp she takes is rushed, late, or both. The strategy was never the problem. It was never hers to begin with. The week she switched to swing trades held over several days — fewer decisions, more research, no need to watch a live ticker — her results, and her sleep, both improved immediately.

One of the most quietly radical ideas in the Gita is the concept of Svadharma — your own duty, your own nature-aligned path — and the instruction that it is better to follow your own Svadharma imperfectly than to follow someone else's perfectly. Applied to markets, this single idea could save more trading accounts than any indicator ever invented.

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Shreyan svadharmo vigunah para-dharmat svanushthitat

Meaning: Better is one's own duty, even imperfectly performed, than the duty of another well performed.

Applied to the Markets: Copying a Twitter trader's exact entries, or trying to scalp five-minute charts because it worked for someone with a completely different risk appetite, capital base, and temperament, is the financial equivalent of performing someone else's Dharma. Your timeframe, your risk tolerance, your capital, and your psychology are yours alone — your trading edge has to be built around them, not borrowed from someone else's life.

Discovering your Svadharma as a trader is itself a process, not a single insight. It usually requires deliberately testing different timeframes (intraday versus swing versus long-term positioning), different instruments, and different levels of risk in small, controlled amounts, while honestly journaling not just the financial outcome but your emotional experience of each. The strategy that is most profitable on paper but leaves you anxious and sleepless is, for you specifically, the wrong strategy — because you will eventually abandon it under pressure, at the worst possible time.

There is also a quieter, more personal layer to Svadharma worth naming: your life circumstances are part of your nature too. A student trading between classes has a genuinely different Svadharma than a full-time professional trader, and pretending otherwise — borrowing a strategy that demands six hours of screen time when you have ninety minutes — sets you

up to fail at something that was never actually a fair test of your skill in the first place.

Karma Trader Takeaway: Finding Your Edge

- Test small before committing — timeframe, instrument, and risk level are all part of discovering your Svadharma.
- The most profitable strategy is worthless if it is psychologically unsustainable for you specifically.
- Stop copying setups from traders whose capital, timeframe, and temperament are not yours.
- Your real-life constraints — time, capital, responsibilities — are part of your Svadharma, not obstacles to override.

Reflection: *Which trading style have you been forcing yourself into because it works for someone else, rather than because it fits you?*

Chapter 7: Loss, Failure, and the Gita's View on Defeat

Karan's biggest loss wiped out three months of gains in a single afternoon, on a position he had researched carefully and still got wrong. For two weeks afterward he could not look at his portfolio without his stomach dropping, and twice he opened a new trade purely to feel, for a few minutes, like he was back in control. Both of those trades lost money too — not because his analysis was bad, but because the decisions were not really decisions at all. They were a wound trying to speak in the language of charts.

No trader, however skilled, escapes loss. The Gita does not promise otherwise. What it offers instead is a reframe of impermanence that, once internalised, removes much of loss's emotional sting without removing its lessons.

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Matra-sparshas tu kaunteya shitoshna-sukha-duhkha-dah

Meaning: The contact of the senses with their objects — heat and cold, pleasure and pain — are transient; they come and go. Endure them with patience.

Applied to the Markets: A red day, like a hot or cold sensation, is real but temporary. It is data about a single period of market conditions interacting with a single decision — not a verdict on your skill or your future. The instruction to ‘endure with patience’ (titiksha) is exactly the discipline behind not revenge-trading after a loss, and not closing a sound position purely because of short-term discomfort.

This impermanence, properly understood, is the foundation of what modern risk theory calls antifragility — the capacity to not just survive volatility but to be strengthened by it. A trader who treats each loss as data folds that information into a better process for next time. A trader who treats each loss as a verdict on their identity either quits in despair or, worse, doubles down out of wounded ego to “prove” something to the market. The market does not keep score of your worth. It only keeps score of your account balance, and even that resets every time you choose to act with renewed clarity rather than wounded pride.

Karan's actual recovery began only once he separated the two questions he had been collapsing into one: “What went wrong with this trade?” and “What is wrong with me?” The first question, asked honestly in his journal, gave him three genuinely useful corrections to his risk sizing. The second question had no honest answer, because it was never really a question — it was grief wearing the costume of self-analysis. Separating the two is, in practice, the entire skill this chapter is trying to teach.

□ Karma Trader Takeaway: Antifragility Through Impermanence

- Treat every loss as temporary weather, not a permanent verdict.
- Extract the lesson, then close the emotional file — do not carry yesterday's loss into today's decision.
- Revenge trading is almost always wounded ego pretending to be strategy.
- Separate ‘what went wrong with this trade’ from ‘what is wrong with me’ — only the first question has a useful answer.

Reflection: *Recall your worst trading loss. What would change if you treated it purely as information rather than as a judgment of your ability?*

A 7-Day Karma Trader Reset

Reading about detachment and reading charts with a detached mind are two different skills, and the gap between them closes only with repetition. What follows is a short, concrete reset — seven days, one focus each day — meant to be used after finishing this book, not instead of it. None of these days require you to change your strategy. They only ask you to change how you relate to it.

Day 1 — Name Your Guna

Before placing any trade, write one line naming which Guna feels dominant in you that morning — Tamas, Rajas, or Sattva — and one line naming the market's apparent Guna. Do not change your behaviour yet. Simply notice the mismatch or the match.

Day 2 — Process Sentence, Not Outcome Sentence

For every trade today, write your process sentence before entry (“I am entering because …”) and review it after exit without writing anything about how you feel about the result. Just confirm: did I follow the sentence I wrote?

Day 3 — The Pre-Written List

Write your two or three valid setups for the day before markets open, exactly as described in Chapter 5. Anything outside that list today is, by definition, not a trade you are allowed to take, regardless of how urgent it feels.

Day 4 — Svadharma Check

Honestly assess whether today's timeframe and instrument actually fit your real-life constraints — your available attention, your capital, your temperament — or whether you are still, even slightly, borrowing someone else's Dharma.

Day 5 — The Titiksha Pause

On your next loss this week, wait fifteen full minutes before taking any new action — no new trade, no closing other positions out of fear. Use the time only to write what went wrong with the trade, not what is wrong with you.

Day 6 — Sattva by Design

Reduce your number of decisions today on purpose. Fewer, better-prepared trades, each one checked against your written plan before execution — the

goal is not more discipline through willpower, but less need for willpower through better design.

Day 7 — The Witness Review

At the end of the week, read back all seven entries as if they belonged to someone else — a student you are mentoring rather than judging. Write one paragraph of honest feedback to that “student.” This is the Atman's view: caring, accurate, and never identical with the outcome it is observing.

Karma Trader Takeaway: Using the Reset

- Repeat the seven-day cycle monthly rather than once — steadiness is built through repetition, not a single attempt.
- If a day feels impossible to follow, that day is exactly the data you need; note which Guna won, and why.

Conclusion: The Karma Trader's Manifesto

We began on a battlefield and a trading screen, and found they were, underneath, the same place: a moment where a steady mind must act despite uncertainty, fear, and the pull of attachment. Every chapter of this book has circled back to the same root teaching — act fully, release the outcome, and let your identity rest somewhere deeper than your last trade.

If you take only one practice from this entire book, let it be this: before your next trading session, write one sentence describing the process you intend to follow, separate from any sentence about what you hope the outcome will be. Read the process sentence again after the session closes, regardless of the result. That habit, repeated for a few months, will teach you more about your own Sthitaprajna than any single chapter here could on its own — because the Gita's wisdom was never meant to be read once. It was meant to be practiced, lost, and returned to, the same way Arjuna himself needed an entire conversation, not a single sentence, before he could lift his bow again.

Here, gathered together, is a personal code for the Karma Trader — ten commitments to return to whenever the noise gets loud:

1. I act on my process, not my prediction of the outcome.
2. My worth is not my P&L. My P&L is information; I am the witness reviewing it.
3. I name which Guna is driving me before I place a trade, especially under stress.
4. I build my rules before the trade, never during it, and I follow them without exception.
5. I match my trading intensity to the market's actual energy, not my own restlessness.
6. I notice fear and greed as sensations in my body before they become decisions.
7. I build my edge around my own temperament, capital, and timeframe — my Svadharma — not someone else's.
8. I treat every loss as temporary and instructive, never as a verdict on who I am.
9. I journal with the same calm tone whether I won or lost.
10. I return to steadiness, again and again, because steadiness — not any single trade — is the actual goal.

If this book has given you anything, I hope it is permission to stop treating your trading account as a referendum on your worth, and to start treating it

as a long, steady practice — in the truest sense of that word — the same way Arjuna eventually picked his bow back up, not because his fear vanished, but because his clarity outgrew it.

If you would like to keep building this practice with structured, free tools and lessons, WikiWiz (wikiwiz.vercel.app) was built exactly for that purpose — a place where this kind of thinking meets practical financial education for young people across India, with no paywall and no shortcuts, only honest practice.

[Once this ebook has real readership data from Scribd, a brief, honest line can go here — for example, the number of readers or countries it has reached. Leaving this placeholder rather than an invented figure, so the claim is true the day it is added.]

Karmanye vadhikaraste — your right is to your action alone. Trade well. Trade steady.

Glossary of Gita Terms

Karma: Action, and the law of cause and effect that follows from it. In this book, every trade you place is a karma whose consequence is not just the P&L, but the habit it reinforces in you.

Karma Yoga: The discipline of selfless, detached action — acting fully without obsessing over results. For a trader, this is the daily practice of following a written process regardless of how any single outcome feels.

Dharma: One's duty or righteous path, contextual to role and nature. A trader's Dharma is simply to trade their plan with integrity — not to guarantee a win, which is never within anyone's control.

Svadharma: One's own personal duty or natural path, distinct from another's. Your Svadharma as a trader is shaped by your capital, timeframe, temperament, and life circumstances — never someone else's.

Atman: The eternal witness-self, distinct from the body, mind, and outcomes. Used here as a practical reminder that your worth as a person did not begin or end with your last trade.

Guna: One of three fundamental qualities of nature: Sattva (clarity), Rajas (agitation), Tamas (inertia). Both traders and markets shift between these states, often without either noticing.

Nishkama Karma: Desireless action; acting without attachment to the fruit of the action. The closest the Gita comes to literally describing rule-based, plan-following trading.

Sthitaprajna: A person of steady wisdom, undisturbed by pleasure or pain. The temperament every experienced trader eventually has to build, usually the hard way.

Titiksha: Forbearance; the capacity to endure discomfort with patience. The exact discipline behind waiting out a drawdown instead of revenge-trading your way out of it.

Glossary of Trading Terms

Position sizing: Deciding how much capital to allocate to a single trade, usually as a percentage of total capital. Good position sizing is, in this book's terms, Karma Yoga expressed in numbers.

Stop-loss: A predetermined price at which a losing position is automatically exited to limit further loss. Set before entry, a stop-loss is your Nishkama Karma in its purest form — a decision made before emotion can interfere.

Drawdown: The decline in account value from a previous peak, usually expressed as a percentage. A drawdown is simply impermanence (Chapter 7) showing up as a number on a screen.

Backtesting: Testing a trading strategy against historical data before risking real capital. The Svadharma-discovery process described in Chapter 6 depends heavily on honest backtesting.

FOMO: Fear of missing out; the anxious urge to enter a trade because of a move already happening. Chapter 5 treats FOMO as greed's most common disguise.

Revenge trading: Trading impulsively after a loss in an attempt to immediately recover it, usually with poor judgment. The opposite of the Titiksha pause described in the 7-Day Reset.

Thesis: The underlying reasoning or expectation behind why a trade or investment should work. Your process sentence (“I am entering because…”) is your thesis made explicit and falsifiable.

About the Author

Smiti Wankhede is the founder of WikiWiz (wikiwiz.vercel.app), a free financial literacy platform for young people, and Raindrop, a financial literacy initiative supporting women across India, Nepal, and Indonesia. Her research background includes work on systems behaviour under pressure — the same lens she brings to trading psychology in this book. She writes, builds, and trades from Nagpur, Maharashtra, India.